

**May 13, 2021**

**Directive 2021-11**

**TO: ALL PARTICIPATING LENDERS**

**SUBJECT: 2021 INCOME LIMITS AND MAXIMUM ACQUISITION COSTS FOR THE MARYLAND MORTGAGE PROGRAM**

The purpose of this Directive is to inform you that the Income Limits and Maximum Acquisition Costs for the Maryland Mortgage Program (MMP) are effective for reservations on or after May 13, 2021. The CDA Maximum Mortgage Limits remain unchanged at this time.

**Income Limits & Maximum Acquisition Costs:** Please carefully review the chart as there are both increases and decreases in all counties and Baltimore City for this year.

The **CDA Maximum Mortgage Amounts** were updated starting January 2021 per Directive 2020-22. The Maximum Mortgage Loan Amount for the MMP is capped at \$548,250 (in line with US Bank's requirements to stay within the FHFA conforming loan limits).

The "Income Limits, Maximum Acquisition Costs and Maximum Mortgage Amount" chart is enclosed and will also be uploaded to our website on this page:

<http://mmp.maryland.gov/Lenders/Pages/Income-and-Purchase-Limits.aspx>

As always, we appreciate your continued participation in our programs. If you have any questions concerning this Directive or suggestions for improvements, please email [singlefamilyhousing.dhcd@maryland.gov](mailto:singlefamilyhousing.dhcd@maryland.gov).

Sincerely,

*Karl Metzgar*

Karl Metzgar  
Assistant Director / Operations Manager  
Single Family Housing

**ATTACHMENT III**  
**PROGRAM LIMITS FOR 2021**  
**INCOME LIMITS, MAXIMUM ACQUISITION COSTS & CDA MAXIMUM MORTGAGE**

COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage Amounts (as of 1/01/21)
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Allegany County <sup>1</sup>	1 or 2		\$127,200			
	3 or more		\$148,400		\$381,308	\$356,362
Anne Arundel County <sup>2</sup>	1 or 2	\$106,000	\$127,200			
				\$471,171	\$575,875	\$538,200
	3 or more	\$121,900	\$148,400			
Baltimore City <sup>1</sup>	1 or 2		\$127,200			
	3 or more		\$148,400		\$575,875	\$538,200
Baltimore County <sup>2</sup>	1 or 2	\$106,000	\$127,200			
				\$471,171	\$575,875	\$538,200
	3 or more	\$121,900	\$148,400			
Calvert County	1 or 2	\$154,800				
				\$719,953		\$548,250
	3 or more	\$180,600				
Caroline County <sup>1</sup>	1 or 2		\$127,200			
	3 or more		\$148,400		\$381,308	\$356,362
Carroll County	1 or 2	\$106,000				
				\$471,171		\$538,200
	3 or more	\$121,900				
Cecil County	1 or 2	\$106,000				
				\$377,540		\$431,250
	3 or more	\$121,900				
Charles County	1 or 2	\$154,800				
				\$719,953		\$548,250
	3 or more	\$180,600				
Dorchester County <sup>1</sup>	1 or 2		\$127,200			
	3 or more		\$148,400		\$381,308	\$356,362
Frederick County <sup>2</sup>	1 or 2	\$154,800	\$154,800			
				\$719,953	\$879,943	\$548,250
	3 or more	\$180,600	\$180,600			
Garrett County <sup>1</sup>	1 or 2		\$127,200			
	3 or more		\$148,400		\$381,308	\$356,362

\*NOTE – Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the CDA Maximum Mortgage Amount.



COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage Amounts (as of 1/1/21)
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Harford County <sup>2</sup>	1 or 2	\$106,000	\$127,200	\$471,171	\$575,875	\$538,200
	3 or more	\$121,900	\$148,400			
Howard County	1 or 2	\$106,000		\$471,171		\$538,200
	3 or more	\$121,900				
Kent County <sup>1</sup>	1 or 2		\$127,200		\$381,308	\$356,362
	3 or more		\$148,400			
Montgomery County <sup>2</sup>	1 or 2	\$154,800	\$154,800	\$719,953	\$879,943	\$548,250
	3 or more	\$180,600	\$180,600			
Prince George's County <sup>2</sup>	1 or 2	\$154,800	\$154,800	\$719,953	\$879,943	\$548,250
	3 or more	\$180,600	\$180,600			
Queen Anne's County	1 or 2	\$106,000		\$471,171		\$538,200
	3 or more	\$121,900				
St. Mary's County	1 or 2	\$108,700		\$311,980		\$356,362
	3 or more	\$125,005				
Somerset County <sup>1</sup>	1 or 2		\$127,200		\$381,308	\$356,362
	3 or more		\$148,400			
Talbot County	1 or 2	\$106,000		\$357,405		\$408,250
	3 or more	\$121,900				
Washington County <sup>2</sup>	1 or 2	\$106,000	\$127,200	\$311,980	\$381,308	\$356,362
	3 or more	\$121,900	\$148,400			
Wicomico County <sup>2</sup>	1 or 2	\$106,000	\$127,200	\$311,980	\$381,308	\$356,362
	3 or more	\$121,900	\$148,400			
Worcester County	1 or 2	\$106,000		\$311,980		\$356,362
	3 or more	\$121,900				

\*NOTE – Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the CDA Maximum Mortgage Amount.



**MAXIMUM LOAN AMOUNT:**      **\$548,250, with the following exceptions:**

- For FHA loans, Base Loan amount plus the FHA Mortgage Insurance Premium (UFMIP) may not exceed \$548,250
- For VA, RHS and conventional loans, base loan amount plus VA funding fee, RHS guarantee fee or conventional single premium mortgage insurance may not exceed \$548,250
- Income limits for an RHS-guaranteed loan are the LESSER of the Maryland Mortgage Program Income Limits referenced above or the RHS Guaranteed Program Income Limits

**1 Entire jurisdiction is targeted - Buyers do not have to be first-time home buyers**

**2 Jurisdiction contains certain targeted census tracts (refer to Targeted Areas) in which buyers do not have to be first-time home buyers**

\*NOTE – Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the CDA Maximum Mortgage Amount.



**MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**  
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